

Department of Planning and Budget 2024 Session Fiscal Impact Statement

1. **Bill Number:** HB230-H1

House of Origin Introduced Substitute Engrossed
Second House In Committee Substitute Enrolled

2. **Patron:** Simonds

3. **Committee:** Appropriations

4. **Title:** Health insurance; cost sharing for breast examinations.

5. **Summary:** Prohibits health insurance carriers from imposing cost sharing for diagnostic breast examinations and supplemental breast examinations, as those terms are defined in the bill, under certain insurance policies, subscription contracts, and health care plans delivered, issued for delivery, or renewed in the Commonwealth on and after January 1, 2025. The bill provides that such examinations include examinations using diagnostic mammography, breast magnetic resonance imaging, or breast ultrasound. The substitute incorporates HB 921.

6. **Budget Amendment Necessary:** No – see Item 8.

7. **Fiscal Impact Estimates:** Preliminary – see Item 8.

8. **Fiscal Implications:** According to the Department of Human Resource Management, the proposed legislation is expected to have an annual fiscal impact of \$460,000 on the state health insurance plan. Approximately half of this amount would be supported with general fund. The fiscal impact is not expected to change the health insurance premiums funded in HB 30.

According to the State Corporation Commission, qualified health plans (QHPs) sold through the Health Benefit Exchange are not impacted by the provisions of this bill. Section 38.2-6506 A 1, Code of Virginia, states that if services are identified in addition to the ones contained in the state’s Benchmark Plan, QHPs sold through the Exchange would not be required to cover these services; therefore, the proposed legislation would not require defrayal of costs to insurers.

9. **Specific Agency or Political Subdivisions Affected:** Department of Human Resource Management and State Corporation Commission

10. **Technical Amendment Necessary:** No.

11. **Other Comments:** None.